

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 16-33633-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Wilma J Spray  
71 Midwood Road  
Teaneck, NJ 07666

Social Security No.:  
xxx-xx-6784

Employer's Tax I.D. No.:

---

**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 8/6/18.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: August 7, 2018  
JAN: slm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Wilma J Spray  
 Debtor

Case No. 16-33633-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 148Page 1 of 2  
Total Noticed: 20

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db 516733772	+Wilma J Spray, 71 Midwood Road, Teaneck, NJ 07666-5607 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516567512	+Granite State Management & Resources, POB 3420, Concord, NH 03302-3420
516544562	+Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420
516781596	+PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
516544563	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
516544564	+Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516544565	+Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
516593419	+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Aug 08 2018 03:19:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516762490	EDI: AIS.COM Aug 08 2018 03:18:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516544560	+EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
516544561	+EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Capital 1 Bank, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
516704408	EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516694876	EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
516694879	EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Tjx Rewards Credit Card, POB 41067, Norfolk VA 23541
516654620	+EDI: RMSC.COM Aug 08 2018 03:19:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516544566	EDI: TFSR.COM Aug 08 2018 03:18:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 11

## \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Brian C. Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magnettrustee.com
Russell L. Low	on behalf of Debtor Wilma J Spray rbear611@aol.com, ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirkn.com
William M.E. Powers	on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirkn.com

District/off: 0312-2

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 20

Date Rcvd: Aug 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirkn.com  
TOTAL: 8